



Deposit Account Lockout

Delinquent Loan/Deposit Lockout
PS_DLNQTLOAN_DEPLOCK
Application 13933
ExtensionId: 162fac43-2485-4ea4-8437-2cb3a1742578

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Overview:

The Delinquent Loan/Deposit Lockout (PS_DLNQTLOAN_DEPLOCK) application places a lockout on any deposit account owned by a person or organization that has a delinquent loan. The application will also inactivate the flag when the loan is brought current. The Batch program also places a lockout flag on the deposit accounts that have the balance less than that defined at the product level and when the balances are no longer below the minimum the lockouts will be removed, provided the owner does not have a delinquent loan. Runtime parameters are used to define which accounts are eligible for processing based on product type, past due days and the 'Yes/No' flag for Minimum balance.

Key Benefits:

This application helps financial institutions improve collections on delinquent loans by helping to control access to deposit accounts whose owners have a delinquent loan or fail to meet minimum balance requirements. The application places a lockout on deposit accounts owned by a person or organization with a delinquent loan or with a balance lower than the minimum required for the product. The application also removes the lockout when the minimum balance is met or delinquency is resolved.

Processing:

- The custom batch program will pick up all the loan accounts that are delinquent for more than a specific number of days which is defined in the parameter PDD – Past Due Days.
- The batch program will only select the Active Deposit accounts.
- When run in updating mode (Report Only YN = N), it will place a Lockout flag on the deposit account of that person (or Organization) who is the owner of the delinquent Loan account. If the batch is run in non-updating mode (Report Only YN = Y) it will only print a list of accounts that qualify for the lockout flag.
- The batch program will also inactivate the lockout flag if the payment has been made on the loan account and there is no past due amount on that Loan account.
- This batch program will also look for the minimum balance which is set at the product level before placing the hold, this feature will be enabled when the value of parameter '8MBY - Minimum Bal Eval Y/N' is set to 'Y'. When the balance of an account for a select product goes below the minimum allowed of the product, all accounts of the identified Major/Minor that are owned by the person/org will have the lockout placed on them. When the balances are no longer below the minimum, the lockouts will be removed, provided the owner does not have a delinquent loan.
- When evaluating if an account is delinquent, this program takes into account the "Used for Delinquency" flag on the loan product Balance Type screen. This could yield different results than shown on the loan account banner and Payment Status field on the Amount Due slide-out in DNA, which both use the Payment Sequence Number instead of "Used for Delinquency" flag.

Parameters:

Parameter	Code	Description (how used)	Required	Default
Major Account Type Code	MJCD	The Major Account Type Code(s) to be included for placing the Lockout Flag	No	CK,SAV,TD

Parameter	Code	Description (how used)	Required	Default
Minor Account Type Code	MICD	The Minor Account Type Code(s) to be included for placing Lockout Flag (Only pertains to minor codes within the majors selected above.)	No	None
Past Due Days	PDD	The number of days past due a loan is that would qualify a Deposit Lockout to be inserted	No	1
Lockout Flag Code	LOFC	The Lockout Flag Code to use when inserting on a Deposit Account	Yes	None
RptOnly_YN	RPT	Y – Generates a report. Does NOT update the accounts. N – Generates a report. Updates the accounts.	No	Y
Minimum Bal Eval Y/N	8MBY	Evaluate the minimum balance for accounts selected with Major/Minor Account type	No	N
Current Acct Status Code	CASC	The current account status codes of the deposit and loan accounts that need to be included.	No	ACT

Non-Transaction Updating Applications

This application will update activity, using the following Activity Category and Activity Type:

Activity

Activity Category	Code	Activity Type	Code
Account Maintenance	AMNT	Account	ACCT

Report(s):

The Batch program will generate a report.

Bank: TEST INSTITUTION Report: PS_DLNQTL0AN_DEPLOCK		Delinquent Loan Deposit Lockout Flags				Run Date: 01-20-2014 Post Date: 01-16-2014
Queue Number : 33617 Application Number: 13933 Queue Sub Number : 2		SCHEMA OSIBANK DATABASE NAME CS8.WORLD RELEASE DNA 3.3.0.3 10-30-2013 02:24:30 PM 396066 G:\OSI\BANK\BAT_EXE\EXTNS\				Run Time: 07:28:18 Cash Box:
REPORT PARAMETERS						
Minimum Bal Eval Y/N: Y Current Acct Status Code: ACT Lockout Flag Code: CHOF, 8AZB, 8RGD Minor Account Type Code: Major Account Type Code: CK, SAV, TD Past Due Days: 1000 Rptonly_YN: Y						
Bank: TEST INSTITUTION Report: PS_DLNQTL0AN_DEPLOCK		Delinquent Loan Deposit Lockout Flags				Run Date: 01-20-2014 Post Date: 01-16-2014 Page: 1 of 207
Name	Loan Account	Loan Maj/Min	Past Due Days	Deposit Account	Deposit Maj/Min	Description
Acifd, Etaznjc L.	1405300192	CNS/HOME	3137	1405300	SAV/PL01	Activating Lockout Flags - DELQ
Aslcljff, Sgqtl J.	5055000191	CNS/HOME	1721	5055000041	CK/PL04	Activating Lockout Flags - DELQ
Cfpdl, Uhqe A.	746300192	CNS/HOME	4269	746300 746300151 746300551	SAV/PL01 SAV/PL15 TD/PL55	Activating Lockout Flags - DELQ
Dcgxmw, Yoxpu L.	847200191	CNS/HOME	4330	847200	SAV/PL01	Activating Lockout Flags - DELQ
Dieckd Ziyr,tf slh	7216058039	CNS/OVER	1241	7200097389 7200150841	CK/PL04 CK/PL04	Activating Lockout Flags - DELQ
Enmpbeej, Szomy R.	3129300191	CNS/HOME	3112	3129300	SAV/PL01	Activating Lockout Flags - DELQ
Zkdhkyq, Qrce E. J	3731000191	CNS/HOME	4450	3731000041 3731000 3731000111 3731000961	CK/PL04 SAV/PL01 SAV/PL11 SAV/PL96	Activating Lockout Flags - DELQ
Zvhwfnoo, Dssntgu	1168000191	CNS/HOME	3354	1168000041	CK/PL04	Activating Lockout Flags - DELQ
Total Delinquent Loan Lockouts Added :			58			
Total Delinquent Loan Lockouts Removed:			0			
vpwmlmmtfq, weaxdd			5,652.92 250.47 47,405.79 5,251.02 100.00	7200134770 7200081589 7200086899 7200119300 7200086919	TD/PL79 SAV/PL01 CK/HSAC SAV/PL01 CK/HSAC	Activating Lockout Flags - MinBal
Bank: TEST INSTITUTION Report: PS_DLNQTL0AN_DEPLOCK		Delinquent Loan Deposit Lockout Flags				Run Date: 01-20-2014 Post Date: 01-16-2014 Page: 207 of 207
Name	Loan Account	Loan Maj/Min	Current Balance	Deposit Account	Deposit Maj/Min	Description
Total Accts Below Min Balance :		3,811				
Total Minimum Balance Lockouts Added :		6,792				
Total Minimum Balance Lockouts Removed:		12				

Field Listing:

Field	Description
Name	Name of Member
Loan Account	Loan Account Number
Loan Maj/Min	Loan Major/Minor Account Type
Current Balance	Current Balance of Deposit Account (Section 2)
Past Due Days	Past Due Days (Section 1)

Field	Description
Deposit Account	Deposit Account Number
Deposit Maj/Min	Deposit Major/Minor Account Type
Description	Description: Activating Lockout Flag/Inactivating of Lockout Flag (Delq, Not Delq Or MinBal)
Total Section (Section1)	
Total Delinquent Loan Lockouts Added	Count of Lockout added on deposit accounts
Total Delinquent Loan Lockouts Removed	Count of Lockout removed from the deposit accounts
Total Section (Section 2)	
Total Accts Below Min Balance	Count of account having balance less than minimum balance
Total Minimum Balance Lockouts Added	Count of Lockout added for account having balance less than minimum balance
Total Minimum Balance Lockouts Removed	Count of Lockout removed for account returning to appropriate balance

Additional Requirements:

- Requires DNA 4.0 or higher
- This application must be run before MM_OALOT (One-Time Allotment Processing).
- The financial institution will create a lockout flag and associate the transactions to prohibit from the deposit account, such as DDEP - ATM Deposit, DWTH - ATM Withdrawal, PDEP - Point Of Sale Deposit and PWTH - Point Of Sale Withdrawal. This lockout flag code will be used as the Parameter 'Lockout Flag Code' value.
- The DNA provides the ability to exclude any loan products and/or accounts from being used in this application through standard processing. In this scenario, if a loan qualifies as delinquent or a deposit account is below the minimum balance, but is selected for Exclusion, the loan account will not be included.

Installation:

Note: If you obtained this application from the DNAAppstore, please disregard the installation instructions below. If you did not obtain this application from the DNAAppstore, please complete the installation instructions below.

- Copy PS_DLNQTLOAN_DEPLOCK.SQT (Batch Process) into the PS batch application directory; this is typically G:\OSI\BANK\BAT_EXE\PS (or the location specified in the BATP Institution Option).
- This application requires the running of the script PS_DLNQTLOAN_DEPLOCK.SQL (Setup Script): Copy this file to any directory accessible to the applicable SQL application (SQL Developer, PL/SQL Developer, etc.) You need to run the setup script to register the application.
- This application requires an Authorization Key. After the primary installation instructions have been completed, you must apply the Authorization Key. Using the System Manager/Application Manager functionality, enter the supplied Authorization Key for this application.

- Copy PS_DLNQTLOAN_DEPLOCK.DOCX (Documentation) to any directory accessible to the employees who need to understand how this application works.

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		
Lockout flag(s)		

Revisions:

Date	App Version #	Change
08/2020	1.0.0.3	Changed label to Fiserv Confidential
02/2018	1.0.0.3	Re-packaging for DNAappstore.
02/2018	1.0.0.2	Documentation update - Added Fiserv Confidential Label
08/2017	1.0.0.2	Documentation update to clarify functionality.
12/2015	1.0.0.2	Update verbiage on CASC parameter.
04/2014	1.0.0.2	Documentation Format Update
10/2013	1.0.0.1	Re-Packaged and Re-documented for DNAappstore
01/2011	1.0.0.0	Modified and formatted to include the different section and included the verbiage for Installation.